

## Coaches Corner

Last week, the S&P/TSX Composite Index **fell** (-0.43 %) and the S&P 500 was **up** 1.53 %

Year-to-date:

- S&P/TSX Composite is up 4.91 %
- S&P 500 is up 18.02 %.

The last week's sector movers were as follows:

- the strongest sector was Energy, rising 1.11 %
- the weakest sector was InfoTech, down (-3.20 %)

Bank of Canada Bi-annual Risk Assessment highlighted the high level of household debt and housing market imbalance as risk factors but improving economic outlook and housing and lending policy changes should offset the risk.

Resource: National Bank



## MARKET NEWS

### Canada

- NOV Unemployment fell to 5.9 % with Q3 GDP growing at 1.7 % (annualized) and Q3 Trade Deficit rising to \$8.9B

### United States

- Q3 GDP was revised to 3.3 % (annualized) with the Conference Board Consumer Confidence Index rising 3.3 points, highest level in 17 years

### World

- Eurozone: OCT Unemployment Rate fell to 8.8 % with NOV CPI at 1.5 % y/y and Economic Confidence Index hitting 17 year high of 114.6
- Japan: OCT Unemployment Rate remained at 2.8 % and OCT CPI at 0.2 %

Resource: National Bank

UP AND  
DOWN



### Canada

Overnight 1.00%

Bank of Canada 1.25%

Prime 3.20%

Next meeting: Dec. 6, 2017

### United States

Fed Funds 1.25%

Discount 1.75%

Prime 4.25%

Next meeting: Dec. 12, 2017

## MARKET INDICATORS & TRENDS (As at December 4, 2017)

	INDEX	MTD	YTD	2016	2015
S&P/TSX	16,038.97	-0.18%	4.91%	17.51%	-11.09%
S&P 500	2,642.22	-0.20%	18.02%	9.54%	-0.73%
MSCI EAFE	2,003.72	-0.81%	18.99%	-1.88%	-3.30%
MSCI World	2,069.37	-0.38%	18.17%	5.32%	-2.74%
	SPOT (USD)	MTD	YTD	2016	2015
CAD	\$ 0.7756	0.00%	4.13%	3.09%	-16.18%
Euro	\$ 1.1858	-0.33%	12.37%	-2.82%	-10.26%
Gold	\$ 1,282.30	0.44%	11.34%	8.63%	-10.46%
Oil - WTI	\$ 58.36	1.67%	8.64%	45.03%	-30.47%
Gas	\$ 3.061	1.19%	-17.80%	59.35%	-19.11%
	INDEX	MTD	YTD	2016	2015
DEX Universe	1,040.90	-0.02%	2.92%	1.67%	3.52%
DEX Short Term	698.80	-0.20%	0.34%	1.00%	2.62%
DEX Mid Term	1,127.40	-0.21%	1.65%	1.61%	4.85%
DEX Long Term	1,709.80	0.35%	7.41%	2.47%	3.80%

### S&P / TSX PERFORMANCE (As at December 4, 2017)

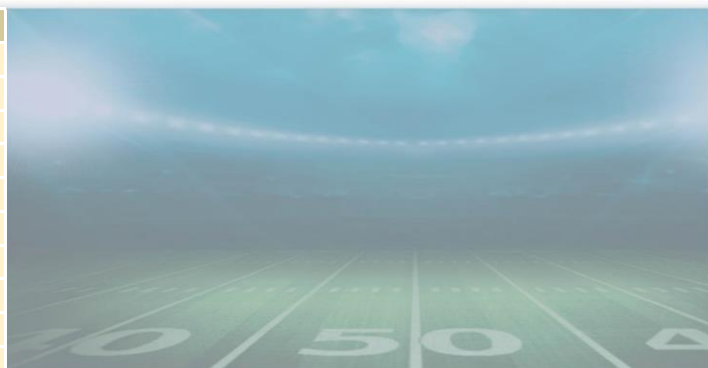
SECTOR	MTD	YTD
Financials	0.20%	9.23%
Energy	1.06%	-12.99%
Materials	-1.27%	1.44%
Industrials	-0.64%	15.70%
Consumer Discretionary	-0.58%	20.48%
Telecom Services	-0.49%	15.81%
Info Tech	-1.35%	15.53%
Consumer Staples	0.12%	6.50%
Utilities	-0.16%	7.22%
Health Care	-0.83%	9.85%

### GIC RATES (As at December 4, 2017)

RSP COMPOUNDING	1 YEAR	3 YEARS	5 YEARS
B2B Bank	1.71%	2.40%	2.72%
Canadian Western Bank	1.58%	2.40%	2.72%
Community Trust	1.95%	2.10%	2.15%
Effort Trust	2.00%	2.30%	2.40%
Laurentian Trust	1.71%	2.40%	2.72%
Manulife Bank	1.40%	1.90%	2.50%
Peoples Trust	1.10%	1.55%	1.80%
Standard Life	0.45%	0.80%	1.25%

### SAVINGS ACCOUNTS (As at December 4, 2017)

*Nominee accounts only	FUND CODE	RATE
B2B High Interest Investment Account*	BTB 100 (A)	1.00%
	BTB 101 (F)	1.25%
Equitable Bank*	EQB 100 (A)	1.10%
	EQB 200 (F)	1.35%
ADS Investment Savings Account (Hollis)	DYN 500 (A)	0.95%
	DYN 550 (F)	1.20%
Manulife Bank Premium Investment Savings*	MIP 501 (A)	1.10%
	MIP 601 (F)	1.35%
Renaissance High Interest Savings Account*	ATL 5000 (A)	0.95%
	ATL 5001 (F)	1.20%



### UPCOMING DATES

Dec-04	US	Factory Orders	Dec-06	US	MBA Mortgage Applications	Dec-08	CA	Housing Starts
Dec-04	US	Durable Goods	Dec-06	US	ADP Employment Change	Dec-08	CA	Capacity Utilization
Dec-05	CA	Int'l Merchandise Trade	Dec-06	US	NonFarm Productivity	Dec-08	US	NonFarm Payrolls
Dec-05	US	Trade Balance	Dec-07	CA	Building Permits	Dec-08	US	Unemployment Rate
Dec-05	US	Markit PMI	Dec-07	US	Initial Jobless Claims	Dec-08	US	Wholesale Trade
Dec-06	CA	Labor Productivity	Dec-07	CA	Ivey PMI	Dec-08	US	UMichigan Sentiment
Dec-06	CA	BoC Rate Decision	Dec-07	US	Consumer Credit			